

Certificate Number: 03621-PAW-DE-037220234

Bankruptcy Case Number: 23-20061



03621-PAW-DE-037220234

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 28, 2023, at 6:33 o'clock PM EST, Valerie M Grady completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: February 28, 2023 By: /s/Lashonda Collins

Name: Lashonda Collins

Title: Credit Counselor